

United States Bankruptcy Court
Southern District of MississippiIn re:
Christopher Parks Cole
DebtorCase No. 20-01862-JAW
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0538-3

User: mssbad

Page 1 of 3

Date Rcvd: Apr 08, 2025

Form ID: 3180W

Total Noticed: 51

The following symbols are used throughout this certificate:

Symbol

- Definition**
- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 10, 2025:

Recip ID	Recipient Name and Address
db	+ Christopher Parks Cole, 840 Willoway Cove E., Byram, MS 39272-9122
cr	+ Ameris Bank fka Fidelity Bank, c/o Olivia Spencer, Esq., 1855 Crane Ridge Drive, Suite D, Jackson, MS 39216-4944
4909035	+ 1st Franklin Financial, 317 Highway 80 East, Clinton, MS 39056-4717
4909037	+ Ameris Bank, PO Box 105690, Atlanta, GA 30348-5690
4923916	+ Ameris Bank fka Fidelity Bank, P.O. Box 105075, Atlanta, GA 30348-5075
4918334	+ Olivia Spencer, King & Spencer, PLLC, for Ameris Bank fka Fidelity Bank, 1855 Crane Ridge Drive, Suite D, Jackson, MS 39216-4944
4917731	++ PLAIN GREEN LOANS, 93 Mack Road, Suite 600, Box Elder, MT 59521 address filed with court:, Plain Green Loans, Attention: Special Handling, 93 Mack Rd, Suite 600, Box Elder, MT 59521
4909058	Plain Green Loans, PO Box 270, Hays, MT 59527

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	Apr 08 2025 23:45:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
4911221	+ Email/Text: bankruptcy@1ffc.com	Apr 08 2025 19:48:00	1st Franklin Financial Corporation, Attn: Administrative Services, P.O. Box 880, Toccoa, GA 30577-0880
4909039	Email/Text: LS@mycentz.com	Apr 08 2025 19:48:00	Aspen Financial, 74 E Swedes Ford Rd, Ste 150, Malvern, PA 19355
4909036	+ Email/Text: bankruptcy@af247.com	Apr 08 2025 19:48:00	Advance Financial 24/7, 100 Oceanside Drive, Nashville, TN 37204-2351
4909038	+ Email/Text: collections@arrowheadadvance.com	Apr 08 2025 19:48:00	Arrowhead Advance, P.O. Box 6048, Pine Ridge, SD 57770-6048
4909040	+ Email/Text: bk@avant.com	Apr 08 2025 19:48:00	Avant, 222 N. Lasalle St, Chicago, IL 60601-1003
4909043	Email/Text: bankruptcy@bigpictureloans.com	Apr 08 2025 19:48:00	Big Picture Loans, P.O. Box 704, Watersmeet, MI 49969
4909041	^ MEBN	Apr 08 2025 19:44:15	Balanced Credit, PO Box 4356, Houston, TX 77210-4356
4909042	+ EDI: TSYS2	Apr 08 2025 23:45:00	Barclays Bank Delaware, P.O. Box 8803, Wilmington, DE 19899-8803
4909044	+ EDI: CAPITALONE.COM	Apr 08 2025 23:45:00	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
4921925	+ EDI: AIS.COM	Apr 08 2025 23:45:00	Capital One Bank (USA), N.A., by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
4909045	+ Email/Text: opsqa_usbankruptcy@cashnetusa.com	Apr 08 2025 19:48:00	Cash Net USA, 200 West Jackson Blvd, 14th

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4911297	+ Email/Text: opsqa_usbankruptcy@cashnetusa.com	Apr 08 2025 19:48:00	Floor, Chicago, IL 60606-6929
4909046	+ EDI: JPMORGANCHASE	Apr 08 2025 23:45:00	CashNetUSA, 175 W Jackson Blvd, Suite 1000, Chicago, IL 60604-2863
4909047	+ EDI: CITICORP	Apr 08 2025 23:45:00	Chase Card Services, Po Box 15369, Wilmington, DE 19850-5369
4909048	+ Email/PDF: creditonebknotifications@resurgent.com	Apr 08 2025 19:50:36	Citibank, Po Box 6217, Sioux Falls, SD 57117-6217
4909049	EDI: DISCOVER	Apr 08 2025 23:45:00	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
4913205	EDI: DISCOVER	Apr 08 2025 23:45:00	Discover Financial, Pob 15316, Wilmington, DE 19850
4909050	Email/Text: collecadminbankruptcy@fnni.com	Apr 08 2025 19:48:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
4909740	Email/Text: collecadminbankruptcy@fnni.com	Apr 08 2025 19:48:00	First National Bank, P.o. Box 3412, Omaha, NE 68197
4909051	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Apr 08 2025 19:48:00	First National Bank of Omaha, 1620 Dodge St Stop Code 3129, Omaha Ne 68197
4923725	EDI: JEFFERSONCAP.COM	Apr 08 2025 23:45:00	Fortiva, Po Box 105555, Atlanta, GA 30348-5555
4917570	+ Email/Text: RASEBN@raslg.com	Apr 08 2025 19:48:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
4923691	Email/PDF: resurgentbknotifications@resurgent.com	Apr 08 2025 19:50:40	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
4921884	Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 08 2025 19:50:32	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4909054	Email/Text: bankruptcy@mobiloans.com	Apr 08 2025 19:48:00	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
4909052	+ Email/Text: bankruptcy@marinerfinance.com	Apr 08 2025 19:48:00	Mobiloans, LLC, Po Box 1409, Marksville, LA 71351
4909053	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 08 2025 19:50:32	Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904
4909055	+ EDI: AGFINANCE.COM	Apr 08 2025 23:45:00	Merrick Bank, Po Box 9201, Old Bethpage, NY 11804-9001
4912058	EDI: AGFINANCE.COM	Apr 08 2025 23:45:00	OneMain Financial, Po Box 1010, Evansville, IN 47706-1010
4909056	+ Email/Text: opportunitynotices@gmail.com	Apr 08 2025 19:48:00	OneMain Financial Group, LLC, ONEMAIN, PO BOX 3251, EVANSVILLE IN 47731-3251
4929894	+ Email/Text: opportunitynotices@gmail.com	Apr 08 2025 19:48:00	Opportunity Financial, 130 East Randolph St, Chicago, IL 60601-6207
4917247	Email/Text: perituselevate@perituservices.com	Apr 08 2025 19:48:00	Opportunity Financial, LLC, 130 E. Randolph Street, Suite 3400, Chicago, IL 60601-6379
4928205	EDI: PRA.COM	Apr 08 2025 23:45:00	RISE Credit, Peritus Portfolio Services II, LLC, PO BOX 141419, IRVING, TX 75014-1419
5008307	+ EDI: PRA.COM	Apr 08 2025 23:45:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
4928771	Email/Text: peritus@ebn.phinsolutions.com	Apr 08 2025 19:48:00	Portfolio Recovery Associates, LLC as agent of, PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067
			Peritus Portfolio Services, PO Box 141419, Irving, TX 75014-1419

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4909057	+ Email/Text: Contact@PersonifyFinancial.com	Apr 08 2025 19:48:00	Personify, P.o. Box 500650, San Diego, CA 92150-0650
4909059	Email/Text: bankruptcy@republicfinance.com	Apr 08 2025 19:48:00	Republic Finance, 26 Holiday Rambler Ln, Byram, MS 39272
4914422	Email/Text: bankruptcy@republicfinance.com	Apr 08 2025 19:48:00	Republic Finance, Republic Finance,LLC, 282 Tower Rd, Ponchatoula,La 70454
4909060	+ EDI: PHINELEVATE	Apr 08 2025 23:45:00	RISE Credit, 4150 International Pla, Fort Worth, TX 76109-4819
4930447	+ Email/Text: bncmail@w-legal.com	Apr 08 2025 19:48:00	SCOLOPAX, LLC, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4909061	+ EDI: SYNC	Apr 08 2025 23:45:00	Synchrony Bank, Po Box 965005, Orlando, FL 32896-5005
4926499	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Apr 08 2025 19:48:00	The Bank of Missouri, The Bank of Missouri d/b/a Fortiva, PO Box 105555, Atlanta, GA 30348-5555

TOTAL: 43

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 10, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 8, 2025 at the address(es) listed below:

Name	Email Address
Jennifer A Curry Calvillo	on behalf of Debtor Christopher Parks Cole jennifer@therollinsfirm.com jennifer.curry.ecf@gmail.com,CalvilloJR81745@notify.bestcase.com
Olivia Spencer	on behalf of Creditor Ameris Bank fka Fidelity Bank spencer@kingandspencer.net
Thomas Carl Rollins, Jr	on behalf of Debtor Christopher Parks Cole trollins@therollinsfirm.com jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea nne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com
Torri Parker Martin	tpm@tpmartinch13.com trusteeMSSB2H@ecf.epiqsystems.com
United States Trustee	USTPRegion05.JA.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1	Christopher Parks Cole			Social Security number or ITIN xxx-xx-4634
	First Name	Middle Name	Last Name	EIN -----
Debtor 2 (Spouse, if filing)				Social Security number or ITIN -----
	First Name	Middle Name	Last Name	EIN -----
United States Bankruptcy Court for the Southern District of Mississippi				
Case number: 20-01862-JAW				

Order of Discharge**12/18**

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Christopher Parks Cole
aka Christopher P Cole

Dated: 4/8/25

By the court: /s/Jamie A. Wilson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.